



Bank Holding Company Performance Report March 31, 2021—FR BHCPR

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BHC Name [FIRST CITIZENS BANCSHARES, INC.](#)

City/State [RALEIGH, NC](#)

Bank Holding Company Information

Federal Reserve District: [5](#)

Consolidated Assets (\$000): [53,908,606](#)

Peer Group Number: [1](#) Number in Peer Group: [133](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
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6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[FIRST CITIZENS BANCSHARES, INC.](#)

[4300 SIX FORKS ROAD](#)

[RALEIGH, NC 27609](#)

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Summary Ratios

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018													
Average assets (\$000)	51,321,196			40,600,343			45,893,796			37,167,724			34,985,933													
Net income (\$000)	147,316			57,169			491,723			457,371			400,313													
Number of BHCs in peer group	133			123			128			125			118													
Earnings and Profitability:																										
Percent of Average Assets																										
Net interest income (tax equivalent)	2.65	2.67	47	3.34	2.94	75	3.03	2.77	69	3.54	3.01	77	3.47	3.08	68											
+ Non-interest income	1.22	1.13	60	1.29	1.12	64	1.17	1.21	56	1.43	1.32	65	1.52	1.31	65											
- Overhead expense	2.67	2.28	76	3.30	2.68	82	2.91	2.57	72	3.36	2.69	81	3.43	2.71	84											
- Provision for credit losses	-0.10	-0.12	43	0.28	0.88	18	0.13	0.51	8	0.08	0.15	35	0.08	0.14	35											
+ Securities gains (losses)	0.07	0.01	94	0.20	0.03	92	0.13	0.02	96	0.02	0.01	83	0	0	73											
+ Other tax equivalent adjustments	0	0	48	0	0	45	0	0	48	0	0	42	0	0	45											
= Pretax net operating income (tax equivalent)	1.50	1.78	30	0.74	0.64	49	1.35	1.04	72	1.60	1.56	52	1.45	1.57	38											
Net operating income	1.15	1.36	32	0.56	0.48	50	1.07	0.81	74	1.23	1.19	50	1.14	1.24	35											
Net income	1.15	1.35	33	0.56	0.48	50	1.07	0.82	73	1.23	1.19	50	1.14	1.24	35											
Net income (Subchapter S adjusted)		1.78			0.78			1.18			1.17				1.42											
Percent of Average Earning Assets																										
Interest income (tax equivalent)	2.93	3.18	31	3.90	4.09	37	3.44	3.55	37	4.04	4.41	27	3.79	4.24	20											
Interest expense	0.13	0.29	17	0.33	0.85	8	0.22	0.52	10	0.27	1.08	2	0.11	0.86	0											
Net interest income (tax equivalent)	2.80	2.88	42	3.57	3.24	67	3.22	3.01	60	3.77	3.33	68	3.68	3.38	63											
Losses, Allowance, and Past Due + Nonaccrual																										
Net loan and lease losses / Average loans and leases	0.03	0.16	28	0.10	0.27	36	0.07	0.27	24	0.11	0.21	43	0.11	0.22	41											
Earnings coverage of net loan and lease losses (X)	67.08	25.70	81	13.65	17.23	61	30.12	22.91	74	20.77	24.40	61	19.97	21.75	62											
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.63	1.49	6	0.72	1.32	13	0.68	1.58	8	0.78	0.83	46	0.88	0.90	48											
Allowance for loan and lease losses / Total loans and leases	0.63	1.47	6	0.71	1.30	14	0.68	1.55	8	0.78	0.81	48	0.87	0.89	49											
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.73	0.70	60	0.78	0.63	69	0.74	0.71	58	0.58	0.57	53	0.52	0.61	43											
30–89 days past due loans and leases / Total loans and leases	0.28	0.33	53	0.53	0.52	57	0.38	0.39	59	0.57	0.43	76	0.46	0.44	61											
Liquidity and Funding																										
Net noncore funding dependence	-15.34	-0.51	11	1.36	14.37	16	-8.70	3.20	13	-0.70	14.45	12	-2.99	16.62	6											
Net short-term noncore funding dependence	-17.52	-6.88	16	-1.35	4.94	23	-11.23	-4.76	23	-2.39	3.38	25	-4.13	4.66	16											
Net loans and leases / Total assets	61.40	60.99	47	69.98	64.23	64	65.44	61.58	57	72.13	63.77	69	71.58	63.98	66											
Capitalization																										
Tier 1 leverage ratio	7.84	9.15	11	8.98	9.43	39	7.86	9.13	12	8.81	9.76	26	9.77	9.71	52											
Holding company equity capital / Total assets	8.02	10.72	13	9.51	11.64	20	8.47	11.16	13	9	12.43	9	9.85	12.22	16											
Total equity capital (including minority interest) / Total assets	8.02	10.85	11	9.51	11.80	17	8.47	11.29	12	9	12.57	7	9.85	12.27	15											
Common equity tier 1 capital / Total risk-weighted assets	11	12.57	24	10.36	11.64	27	10.61	12.38	25	10.86	12.17	28	12.67	12.12	69											
Net loans and leases / Equity capital (X)	7.66	5.73	84	7.36	5.59	82	7.73	5.58	85	8.01	5.21	90	7.26	5.29	85											
Cash dividends / Net income	6.28	23.13	17	7.24	81.34	12	6.25	42.30	12	3.88	33.12	9	4.31	27.31	13											
Cash dividends / Net income (Subchapter S adjusted)		14.81			139.66			-0.65			-12.02			17.36												
Growth Rates																										
Assets	29.61	16.49	81	15.66	11.31	72	25.44	16.68	77	12.47	9.26	73	2.55	7	32											
Equity capital	9.19	9.13	66	12.32	5.70	81	17.93	6.99	86	2.79	10.49	21	4.65	7.89	48											
Net loans and leases	13.71	7.22	76	15.11	9.91	73	13.82	9.07	74	13.33	9.10	75	8.19	7.89	64											
Noncore funding	-9.86	-25.09	70	78.19	16.35	91	-0.65	-12.18	65	55.07	6.59	90	-28.19	10.67	2											
Parent Company Ratios																										
Short-term debt / Equity capital	0	0.52	41	0	0.88	36	0	0.77	38	1.12	1.02	80	0	1.14	37											
Long-term debt / Equity capital	9.84	11.33	55	11.09	12.46	64	10.14	13.56	55	2.69	13.04	34	0	13.37	15											
Equity investment in subsidiaries / Equity capital	108.73	102.85	81	106.60	103.91	70	109.35	102.81	84	105.06	103.22	60	96.19	103.10	15											
Cash from ops + noncash items + op expense / Op expense + dividends	151.38	98.58	71	2,175.50	176.81	99	381.45	147.24	95	422.97	190.27	91	736.41	174.91	97											

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	318,146	318,892	1,308,803	1,184,270	1,035,974	-0.23	51.99
Income from lease financing receivables.....	4,877	6,656	23,917	33,036	37,077	-26.73	-31.12
Fully taxable income on loans and leases.....	322,986	325,448	1,332,488	1,216,986	1,072,616	-0.76	49.47
Tax-exempt income on loans and leases.....	37	100	232	320	435	-63.00	-88.47
Estimated tax benefit on income on loans and leases.....	619	405	1,865	3,560	3,494	52.75	-56.32
Income on loans and leases (tax equivalent).....	323,642	325,953	1,334,585	1,220,866	1,076,545	-0.71	48.58
Investment interest income (tax equivalent).....	30,847	39,734	144,999	159,544	150,781	-22.37	33.45
Interest on balances due from depository institutions.....	1,453	4,646	7,038	27,172	21,973	-68.73	-59.65
Interest income on other earning assets.....	0	0	0	0	24		
Total interest income (tax equivalent).....	355,942	370,333	1,486,622	1,407,582	1,249,323	-3.89	45.56
Interest on time deposits of \$250K or more	1,017	4,246	8,360	9,752	1,281	-76.05	
Interest on time deposits < \$250K.....	3,560	8,852	28,641	35,469	8,491	-59.78	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	4,216	11,096	29,635	31,034	12,712	-62.00	112.29
Interest on other borrowings and trading liabilities.....	3,481	5,564	17,290	14,745	13,744	-37.44	-35.94
Interest on subordinated debt and mandatory convertible securities	3,397	1,401	11,931	1,642	629	142.47	1032.33
Total interest expense.....	15,671	31,159	95,857	92,642	36,857	-49.71	50.80
Net interest income (tax equivalent).....	340,271	339,174	1,390,765	1,314,940	1,212,466	0.32	45.32
Non-interest income.....	156,365	131,013	535,826	532,245	532,152	19.35	54.48
Adjusted operating income (tax equivalent)	496,636	470,187	1,926,591	1,847,185	1,744,618	5.63	48.09
Overhead expense.....	342,103	335,360	1,337,409	1,247,865	1,201,715	2.01	35.63
Provision for credit losses.....	-12,217	28,355	58,352	31,441	28,468		
Securities gains (losses)	9,207	19,795	60,253	7,115	351	-53.49	98.94
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	191,968	74,859	620,478	595,619	507,176	156.44	131.53
Applicable income taxes	44,033	16,916	126,159	134,677	103,297	160.30	49.69
Tax equivalent adjustments	619	774	2,596	3,571	3,566	-20.03	-56.59
Applicable income taxes (tax equivalent).....	44,652	17,690	128,755	138,248	106,863	152.41	44.78
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	147,316	57,169	491,723	457,371	400,313	157.69	182.91
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	147,316	57,169	491,723	457,371	400,313	157.69	182.91
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	147,316	57,169	491,723	457,371	400,313	157.69	182.91
Investment securities income (tax equivalent).....	30,847	39,734	144,999	159,544	150,781	-22.37	33.45
US Treasury and agency securities (excluding mortgage-backed securities)	2,031	5,656	11,278	35,491	30,226	-64.09	-46.16
Mortgage-backed securities	20,605	30,707	108,605	114,819	113,699	-32.90	8.38
All other securities	8,211	3,371	25,116	9,234	6,856	143.59	2367.03
Cash dividends declared.....	9,250	4,141	30,750	17,725	17,243	123.38	156.73
Common	4,614	4,141	16,688	17,725	17,243	11.42	28.06
Preferred.....	4,636	0	14,062	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.77	2.96	36	3.65	3.72	43	3.24	3.27	48	3.79	4	32	3.57	3.87	26
Less: Interest expense	0.12	0.27	17	0.31	0.78	8	0.21	0.48	12	0.25	0.98	3	0.11	0.79	0
Equals: Net interest income (tax equivalent)	2.65	2.67	47	3.34	2.94	75	3.03	2.77	69	3.54	3.01	77	3.47	3.08	68
Plus: Non-interest income	1.22	1.13	60	1.29	1.12	64	1.17	1.21	56	1.43	1.32	65	1.52	1.31	65
Equals: adjusted operating income (tax equivalent)	3.87	3.87	60	4.63	4.12	78	4.20	4.04	63	4.97	4.41	79	4.99	4.46	81
Less: Overhead expense	2.67	2.28	76	3.30	2.68	82	2.91	2.57	72	3.36	2.69	81	3.43	2.71	84
Less: Provision for credit losses	-0.10	-0.12	43	0.28	0.88	18	0.13	0.51	8	0.08	0.15	35	0.08	0.14	35
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	48	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0.07	0.01	94	0.20	0.03	92	0.13	0.02	96	0.02	0.01	83	0	0	74
Plus: other tax equivalent adjustments	0	0	48	0	0	45	0	0	48	0	0	42	0	0	45
Equals: Pretax net operating income (tax equivalent)	1.50	1.78	30	0.74	0.64	49	1.35	1.04	72	1.60	1.56	52	1.45	1.57	38
Less: Applicable income taxes (tax equivalent)	0.35	0.40	32	0.17	0.16	53	0.28	0.23	63	0.37	0.36	50	0.31	0.33	42
Less: Minority interest	0	0	42	0	0	44	0	0	42	0	0	36	0	0	36
Equals: Net operating income	1.15	1.36	32	0.56	0.48	50	1.07	0.81	74	1.23	1.19	50	1.14	1.24	35
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	1.15	1.35	33	0.56	0.48	50	1.07	0.82	73	1.23	1.19	50	1.14	1.24	35
Memo: Net income (last four quarters)	1.20	1.07	64	1.05	0.98	54	1.07	0.82	73	1.23	1.19	50	1.14	1.24	35
Net income—BHC and noncontrolling (minority) interest	1.15	1.37	33	0.56	0.49	50	1.07	0.83	73	1.23	1.20	50	1.14	1.25	35
Margin Analysis															
Average earning assets / Average assets	94.75	93.08	69	93.49	91.24	73	94.18	92.32	72	93.82	91.05	79	94.19	91.48	78
Average interest-bearing funds / Average assets	54.59	62.97	17	57.18	66.92	13	54.49	64.06	12	55.76	65.57	14	54.88	65.56	13
Interest income (tax equivalent) / Average earning assets	2.93	3.18	31	3.90	4.09	37	3.44	3.55	37	4.04	4.41	27	3.79	4.24	20
Interest expense / Average earning assets	0.13	0.29	17	0.33	0.85	8	0.22	0.52	10	0.27	1.08	2	0.11	0.86	0
Net interest income (tax equivalent) / Average earning assets	2.80	2.88	42	3.57	3.24	67	3.22	3.01	60	3.77	3.33	68	3.68	3.38	63
Yield or Cost															
Total loans and leases (tax equivalent)	3.91	4.05	44	4.48	4.74	39	4.22	4.27	50	4.58	5.09	20	4.40	4.95	17
Interest-bearing bank balances	0.10	0.10	44	2.01	1.16	88	0.28	0.27	58	2.27	2.04	65	1.74	1.64	60
Federal funds sold and reverse repos		0.26		0	1.34	5	0	0.68	7		2.44			2.17	
Trading assets		0.39			0.75			0.60			0.99			1.11	
Total earning assets	2.92	3.15	34	3.89	4.05	38	3.43	3.51	40	4.03	4.36	29	3.78	4.20	23
Investment securities (tax equivalent)	1.28	1.84	13	2.15	2.60	15	1.62	2.25	10	2.31	2.76	14	2.10	2.68	5
US Treasury and agency securities (excluding mortgage-backed securities)	3.06	1.30	94	4.55	2.31	92	1.41	1.75	33	3.45	2.32	89	2.03	2.05	54
Mortgage-backed securities	0.89	1.60	3	1.60	2.49	3	1.36	2.05	3	2.04	2.61	3	2.11	2.50	5
All other securities	5.61	2.93	93	6.10	3.62	90	5.56	3.24	93	4.82	4.06	79	6.13	4.20	88
Interest-bearing deposits	0.14	0.26	26	0.45	0.90	13	0.29	0.53	19	0.39	1.10	7	0.12	0.81	1
Time deposits of \$250K or more	0.65	0.82	37	2.10	1.83	76	1.12	1.42	24	1.42	1.96	14	0.30	1.44	5
Time deposits < \$250K	0.65	0.78	43	1.21	1.69	14	1.10	1.36	23	1.35	1.82	20	0.42	1.29	7
Other domestic deposits	0.07	0.17	20	0.25	0.71	5	0.15	0.36	13	0.19	0.93	1	0.08	0.67	0
Foreign deposits		0.13			0.79			0.42			1.19			0.97	
Federal funds purchased and repos	0.21	0.18	74	0.37	1.14	11	0.25	0.62	19	0.38	1.86	13	0.32	1.51	12
Other borrowed funds and trading liabilities	1.27	1.38	47	1.77	1.90	45	1.46	1.50	50	2.73	2.38	68	2.81	2.28	83
All interest-bearing funds	0.22	0.42	19	0.54	1.15	10	0.38	0.74	12	0.45	1.49	3	0.19	1.19	0

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2021		03/31/2020		12/31/2020		12/31/2019		12/31/2018			
Non-interest Income and Expenses												
Total non-interest income		156,365		131,013		535,826		532,245		532,152		
Fiduciary activities income		15,544		13,176		51,379		49,074		47,869		
Service charges on deposit accounts - domestic		21,536		26,413		87,662		105,191		105,486		
Trading revenue.....		0		0		0		0		0		
Investment banking fees and commissions.....		17,657		14,066		54,636		53,112		53,118		
Insurance activities revenue.....		4,521		4,074		16,512		14,429		14,046		
Venture capital revenue.....		0		0		0		0		0		
Net servicing fees		3,395		-2,640		-2,225		3,538		4,217		
Net securitization income		0		0		0		0		0		
Net gains (losses) on sales of loans, OREO, other assets.....		12,137		2,495		25,633		11,492		8,893		
Other non-interest income.....		81,575		73,429		302,229		295,409		298,523		
Total overhead expenses		342,103		335,360		1,337,409		1,247,865		1,201,715		
Personnel expense.....		183,555		183,766		722,264		671,613		645,894		
Net occupancy expense.....		41,533		39,817		167,742		160,750		153,882		
Goodwill impairment losses		0		0		0		0		0		
Amortization expenses and impairment loss (other intangible assets).....		3,328		4,143		15,391		16,881		17,165		
Other operating expenses.....		113,687		107,634		432,012		398,621		384,774		
Fee income on mutual funds and annuities.....		9,665		8,269		33,328		32,750		32,654		
Memoranda												
Assets under management in proprietary mutual funds and annuities.....		0		0		0		0		0		
Number of equivalent employees		6,570		7,017		6,600		6,999		6,522		
Average personnel expense per employee.....		27.94		26.19		109.43		95.96		99.03		
Average assets per employee.....		7,811.45		5,786		6,953.61		5,310.43		5,364.30		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios												
Mutual fund fee income / Non-interest income	6.18	2.10	88	6.31	2.64	81	6.22	2.02	87	6.15	2.72	81
Overhead expenses / Net Interest Income + non-interest income	68.97	59.31	85	71.44	63.90	83	69.51	62.28	79	67.69	61.29	76
Percent of Average Assets												
Total overhead expense	2.67	2.28	76	3.30	2.68	82	2.91	2.57	72	3.36	2.69	81
Personnel expense.....	1.43	1.28	67	1.81	1.36	88	1.57	1.30	78	1.81	1.41	83
Net occupancy expense.....	0.32	0.24	81	0.39	0.27	88	0.37	0.26	86	0.43	0.28	92
Other operating expenses.....	0.91	0.73	79	1.10	0.98	75	0.97	0.94	69	1.12	0.97	73
Overhead less non-interest income	1.45	1.10	81	2.01	1.47	81	1.75	1.25	81	1.93	1.32	86
Percent of Adjusted Operating Income (Tax Equivalent)												
Total overhead expense	68.88	58.69	86	71.32	63.38	83	69.42	61.82	80	67.55	60.64	76
Personnel expense.....	36.96	33.28	71	39.08	33.17	83	37.49	32.36	81	36.36	32.39	73
Net occupancy expense.....	8.36	6.42	78	8.47	6.75	77	8.71	6.58	81	8.70	6.52	85
Other operating expenses.....	23.56	18.45	80	23.77	22.88	68	23.22	22.28	70	22.49	21.20	69
Total non-interest income	31.48	28.42	63	27.86	26.40	62	27.81	28.83	55	28.81	29.23	60
Fiduciary activities income	3.13	2.15	68	2.80	2.03	67	2.67	2.09	65	2.66	1.97	67
Service charges on domestic deposit accounts	4.34	3.21	72	5.62	3.92	74	4.55	3.27	73	5.69	3.88	72
Trading revenue.....	0	0.97	24	0	1.58	34	0	1.28	25	0	1.18	22
Investment banking fees and commissions.....	3.56	2.51	75	2.99	2.81	68	2.84	2.46	71	2.88	3.54	68
Insurance activities revenue.....	0.91	0.38	81	0.87	0.40	81	0.86	0.41	79	0.78	0.47	77
Venture capital revenue.....	0	0.02	45	0	-0.01	50	0	0.01	44	0	0.02	42
Net servicing fees	0.68	0.99	64	-0.56	-0.41	19	-0.12	0.01	22	0.19	0.28	58
Net securitization income	0	0.01	45	0	0.01	47	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	2.44	3.74	48	0.53	1.88	36	1.33	3.92	41	0.62	1.86	30
Other non-interest income.....	16.43	8.65	87	15.62	9.85	82	15.69	9.65	82	15.99	10.04	81
Overhead less non-interest income	37.40	29.66	71	43.46	36.23	70	41.61	31.93	75	38.74	31.06	71
Applicable income taxes / Pretax net operating income (tax equivalent).....	22.94	21.04	68	22.60	17.54	75	20.33	18.63	57	22.61	20.56	66
Applicable income tax + TE / Pretax net operating income + TE	23.26	22.74	57	23.63	22.86	57	20.75	21.18	39	23.21	23.23	52

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

03/2021

Assets

	Dollar Amount in Thousands						Percent Change	
		03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	1-Year	5-Year
Real estate loans	23,778,795	22,802,513	23,683,019	22,445,262	19,612,581	4.28	50.96	
Commercial and industrial loans	6,606,627	3,628,429	6,164,892	3,461,899	2,867,481	82.08	222.85	
Loans to individuals	1,810,592	1,769,440	1,808,774	1,781,140	1,715,364	2.33	47.09	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0			
Agricultural loans	200,970	203,668	237,938	208,915	185,564	-1.32	110.47	
Other loans and leases	913,201	913,256	1,022,189	1,052,149	1,187,791	-0.01	-32.85	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	33,310,185	29,317,306	32,916,812	28,949,365	25,568,781	13.62	62.61	
Less: Allowance for loan and lease losses	210,651	209,259	224,314	225,141	223,712	0.67	1.87	
Net loans and leases	33,099,534	29,108,047	32,692,498	28,724,224	25,345,069	13.71	63.23	
Debt securities that reprice or mature in over 1 year	9,169,294	7,474,790	8,537,338	5,898,188	5,292,351	22.67	81.13	
Mutual funds and equity securities	106,886	315,501	91,680	82,333	92,599	-66.12	105.18	
Subtotal	42,375,714	36,898,338	41,321,516	34,704,745	30,730,019	14.84	66.88	
Interest-bearing bank balances	7,590,764	708,739	4,349,592	1,138,840	797,406	971.02	172.01	
Federal funds sold and reverse repos	0	0	0	0	0		-100.00	
Debt securities that reprice or mature within 1 year	943,920	1,034,685	1,291,631	1,161,486	1,449,412	-8.77	-42.73	
Trading assets	0	0	0	0	0			
Total earning assets	50,910,398	38,641,762	46,962,739	37,005,071	32,976,837	31.75	70.63	
Non-interest-bearing cash and due from depository institutions	410,495	454,220	362,048	376,719	327,440	-9.63	-10.32	
Premises, fixed assets, and leases	1,154,182	1,177,302	1,182,283	1,164,052	1,126,345	-1.96	2.38	
Other real estate owned	48,512	55,707	50,890	46,591	48,030	-12.92	-25.44	
Investment in unconsolidated subsidiaries	3,976	3,976	3,976	3,976	3,667	0.00	-35.81	
Intangible and other assets	1,381,043	1,261,486	1,395,744	1,228,087	926,310	9.48	96.51	
Total assets	53,908,606	41,594,453	49,957,680	39,824,496	35,408,629	29.61	67.44	
Quarterly average assets	51,321,196	40,600,343	49,448,146	38,318,696	35,715,125	26.41	61.96	
Average loans and leases (YTD)	33,086,656	29,098,101	31,598,361	26,649,692	24,478,518	13.71	62.58	
Memoranda								
Loans held-for-sale	129,334	76,347	124,837	67,869	45,505	69.40	93.07	
Loans not held-for-sale	33,180,851	29,240,959	32,791,975	28,881,496	25,523,276	13.47	62.51	
Real estate loans secured by 1–4 family	7,834,370	8,008,337	7,955,833	7,970,076	7,160,258	-2.17	38.51	
Commercial real estate loans	15,703,741	14,574,050	15,486,328	14,265,213	12,274,468	7.75	57.55	
Construction and land development	1,370,495	1,395,468	1,347,068	1,391,636	1,024,853	-1.79	57.11	
Multifamily	290,085	351,717	315,939	348,071	262,524	-17.52	35.17	
Nonfarm nonresidential	14,043,161	12,826,865	13,823,321	12,525,506	10,987,091	9.48	58.14	
Real estate loans secured by farmland	240,684	220,126	240,858	209,973	177,855	9.34	87.60	
Total investment securities	10,220,100	8,824,976	9,920,649	7,142,007	6,834,362	15.81	51.13	
U.S. Treasury securities	0	205,782	499,933	409,999	1,247,710	-100.00	-100.00	
US agency securities (excluding mortgage-backed securities)	264,517	291,632	279,083	269,899	32,207	-9.30	-29.04	
Municipal securities	0	0	0	118,227	0			
Mortgage-backed securities	9,245,837	7,792,646	8,446,674	6,059,983	5,318,620	18.65	96.27	
Asset-backed securities	0	0	0	0	0			
Other debt securities	602,860	219,415	603,279	201,566	143,226	174.76	604.77	
Mutual funds and equity securities	106,886	315,501	91,680	82,333	92,599	-66.12	105.18	
Available-for-sale securities	7,307,122	7,789,034	7,014,243	7,059,674	4,557,110	-6.19	8.06	
U.S. Treasury securities	0	205,782	499,933	409,999	1,247,710	-100.00	-100.00	
US agency securities (excluding mortgage-backed securities)	264,517	291,632	279,083	269,899	32,207	-9.30	-29.04	
Municipal securities	0	0	0	118,227	0			
Mortgage-backed securities	6,439,745	7,072,205	5,631,948	6,059,983	3,133,967	-8.94	36.71	
Asset-backed securities	0	0	0	0	0			
Other debt securities	602,860	219,415	603,279	201,566	143,226	174.76	604.77	
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation)	-33,117	12,516	21,517		16,850			
Available-for-sale securities appreciation (depreciation)	36,570	132,570	102,278	7,522	-50,007	-72.41	-5.99	
Structured notes, fair value	31,643	32,319	31,100	4,750	4,650	-2.09		
Pledged securities	4,742,315	3,714,558	4,544,331	3,842,619	4,022,221	27.67	-4.04	

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	20,515,142	13,688,744	18,014,029	12,926,796	11,882,670	49.87	112.34
NOW, ATS and transaction accounts	3,572,265	2,699,908	4,043,074	4,463,950	4,116,159	32.31	3.31
Time deposits less brokered deposits < \$250K	2,119,629	2,812,932	2,232,028	2,945,556	2,182,887	-24.65	
MMDA and other savings accounts	20,512,109	15,336,143	18,484,657	13,202,135	11,916,179	33.75	83.01
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	46,719,145	34,537,727	42,773,788	33,538,437	30,097,895	35.27	79.15
Time deposits of \$250K or more	607,189	794,402	652,912	820,218	539,316	-23.57	
Foreign deposits	0	0	0	0	0	0	
Federal funds purchased and repos	680,705	540,362	641,487	442,956	543,936	25.97	-5.45
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less	10,000	145,874	10,000	357,273	38,370	-93.14	
Other borrowings w/remaining maturity over 1 year	723,173	752,113	733,645	363,230	169,107	-3.85	19.53
Brokered deposits < \$250K	4,663	14,582	4,909	72,581	35,249	-68.02	
Noncore funding	2,025,730	2,247,333	2,042,953	2,056,258	1,325,978	-9.86	-22.45
Trading liabilities	0	0	0	0	0	0	
Subordinated notes and debentures + trust preferred securities	497,153	504,145	504,518	163,412	140,741	-1.39	246.66
Other liabilities	345,178	347,728	407,153	480,205	355,061	-0.73	-13.90
Total liabilities	49,587,206	37,636,933	45,728,412	36,238,312	31,919,675	31.75	69.62
Equity Capital							
Perpetual preferred stock (including surplus)	339,937	339,958	339,937	0	0	-0.01	
Common stock	9,816	10,280	9,816	10,629	11,628	-4.51	-18.27
Common surplus	0	0	0	44,081	493,962		-100.00
Retained earnings	4,005,318	3,632,894	3,867,252	3,658,197	3,218,551	10.25	73.08
Accumulated other comprehensive income	-33,671	-25,612	12,263	-126,723	-235,187		
Other equity capital components	0	0	0	0	0	0	
Total holding company equity capital	4,321,400	3,957,520	4,229,268	3,586,184	3,488,954	9.19	45.93
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0	0	
Total equity capital, including minority interest	4,321,400	3,957,520	4,229,268	3,586,184	3,488,954	9.19	45.93
Total liabilities and capital	53,908,606	41,594,453	49,957,680	39,824,496	35,408,629	29.61	67.44
Memoranda							
Non-interest-bearing deposits	20,515,142	13,688,744	18,014,029	12,926,796	11,882,670	49.87	112.34
Interest-bearing deposits	26,815,855	21,657,967	25,417,580	21,504,440	18,789,790	23.82	51.47
Total deposits	47,330,997	35,346,711	43,431,609	34,431,236	30,672,460	33.90	72.96
Long-term debt that reprices within 1 year	78,550	92,850	82,125	96,425	0	-15.40	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	4,229,268	3,586,184	3,586,184	3,488,954	3,334,064		
Accounting restatements	0	36,943	36,943	0	0		
Net income	147,316	57,169	491,723	457,371	400,313		
Net sale of new perpetual preferred stock	0	339,958	339,937	0	0		
Net sale of new common stock	0	-159,704	-333,755	-450,880	-165,338		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	9,250	4,141	30,750	17,725	17,243		
Change in other comprehensive income	-45,934	101,111	138,986	108,464	-62,842		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	4,321,400	3,957,520	4,229,268	3,586,184	3,488,954		

Percent Composition of Assets

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	44.11	36.10	67	54.82	38.37	82	47.41	36.22	74	56.36	37.78	83	55.39	37.19	82
Commercial and industrial loans	12.26	13.88	47	8.72	12.73	32	12.34	13.52	44	8.69	12.02	34	8.10	12.85	27
Loans to individuals	3.36	3.42	62	4.25	3.84	63	3.62	3.40	63	4.47	4.20	63	4.84	4.31	63
Loans to depository institutions and acceptances of other banks	0	0.02	32	0	0.03	29	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans.....	0.37	0.19	77	0.49	0.20	82	0.48	0.19	81	0.52	0.24	80	0.52	0.30	79
Other loans and leases.....	1.69	4.29	29	2.20	4.96	29	2.05	4.63	27	2.64	5.01	36	3.35	5	42
Net loans and leases.....	61.40	60.99	47	69.98	64.23	64	65.44	61.58	57	72.13	63.77	69	71.58	63.98	66
Debt securities over 1 year.....	17.01	16.70	57	17.97	14.63	69	17.09	15.55	59	14.81	14.60	53	14.95	14.63	54
Mutual funds and equity securities	0.20	0.06	85	0.76	0.05	98	0.18	0.05	86	0.21	0.06	88	0.26	0.06	93
Subtotal	78.61	78.43	39	88.71	80.12	92	82.71	78.16	63	87.14	79.65	73	86.79	79.97	70
Interest-bearing bank balances	14.08	9.08	82	1.70	4.14	26	8.71	7.51	62	2.86	3.06	57	2.25	3.04	51
Federal funds sold and reverse repos	0	0.50	27	0	0.78	27	0	0.82	26	0	1.57	25	0	1.66	23
Debt securities 1 year or less	1.75	1.59	66	2.49	1.72	74	2.59	1.68	77	2.92	1.91	75	4.09	1.96	80
Trading assets	0	0.56	19	0	1.27	15	0	1.01	17	0	1.19	15	0	1.33	15
Total earning assets.....	94.44	91.48	82	92.90	89.78	78	94	91.05	86	92.92	89.53	82	93.13	89.74	83
Non-interest cash and due from depository institutions.....	0.76	1	33	1.09	1.12	48	0.72	1.07	24	0.95	1.14	34	0.92	1.21	31
Other real estate owned.....	0.09	0.02	91	0.13	0.03	93	0.10	0.02	92	0.12	0.03	92	0.14	0.04	91
All other assets.....	4.80	7.44	19	6.01	9.05	20	5.27	7.82	20	6.13	9.27	17	5.94	8.98	21
Memoranda															
Short-term investments	15.83	11.92	73	4.19	7.73	42	11.29	11.17	58	5.78	7.63	54	6.35	7.80	63
U.S. Treasury securities.....	0	0.98	13	0.49	0.86	64	1	0.84	75	1.03	1.03	64	3.52	1.04	85
US agency securities (excluding mortgage-backed securities)	0.49	0.73	57	0.70	0.51	66	0.56	0.63	62	0.68	0.54	65	0.09	0.69	34
Municipal securities	0	1.77	7	0	1.44	8	0	1.69	8	0.30	1.34	34	0	1.62	7
Mortgage-backed securities	17.15	12.38	73	18.73	11.43	86	16.91	11.75	75	15.22	11.44	73	15.02	11.13	73
Asset-backed securities	0	0.35	25	0	0.27	24	0	0.32	24	0	0.28	25	0	0.33	25
Other debt securities	1.12	0.46	76	0.53	0.39	70	1.21	0.42	82	0.51	0.39	70	0.40	0.41	68
Loans held-for-sale.....	0.24	0.46	47	0.18	0.40	48	0.25	0.52	41	0.17	0.39	45	0.13	0.30	45
Loans held for investment	61.55	61.15	45	70.30	64.43	64	65.64	61.72	55	72.52	63.50	74	72.08	63.93	66
Real estate loans secured by 1–4 family	14.53	11.69	64	19.25	13.18	71	15.93	11.91	66	20.01	13.29	75	20.22	13.46	78
Revolving	3.66	1.51	92	5.78	2.02	95	4.18	1.66	93	5.98	2.07	95	7.32	2.27	95
Closed-end, secured by first liens	10.61	9.76	58	12.97	10.62	66	11.42	9.81	60	13.45	10.69	69	12.16	10.57	58
Closed-end, secured by junior liens	0.27	0.21	76	0.50	0.28	83	0.33	0.22	78	0.58	0.28	84	0.74	0.31	89
Commercial real estate loans	29.13	22.27	64	35.04	23.11	79	31	22.22	68	35.82	22.23	80	34.67	21.58	77
Construction and land development.....	2.54	3.32	44	3.35	3.46	54	2.70	3.40	46	3.49	3.44	57	2.89	3.51	48
Multifamily.....	0.54	3.21	13	0.85	3.23	20	0.63	3.12	17	0.87	3.01	23	0.74	2.72	21
Nonfarm nonresidential	26.05	14.77	88	30.84	15.32	94	27.67	14.72	89	31.45	14.69	95	31.03	14.44	94
Real estate loans secured by farmland.....	0.45	0.33	71	0.53	0.35	75	0.48	0.33	72	0.53	0.36	73	0.50	0.41	71

Loan Mix and Analysis of Concentrations of Credit

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	71.39	57.91	73	77.78	57.83	82	71.95	57.15	76	77.53	57.46	80	76.71	56.49	78
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	71.39	57.91	73	77.78	57.83	82	71.95	57.15	76	77.53	57.46	80	76.71	56.49	78
Real estate loans secured by 1–4 family.....	23.52	19.43	61	27.32	20.44	73	24.17	19.43	64	27.53	20.75	71	28	21.10	74
Revolving	5.92	2.45	93	8.20	3.09	95	6.34	2.64	93	8.23	3.15	95	10.14	3.50	95
Closed-end.....	17.60	16.76	58	19.12	17.13	60	17.83	16.59	57	19.31	17.39	62	17.86	17.39	54
Commercial real estate loans	47.14	35.36	70	49.71	34.31	79	47.05	34.63	72	49.28	33.52	78	48.01	32.14	77
Construction and land development.....	4.11	5.29	44	4.76	5.12	52	4.09	5.26	46	4.81	5.09	55	4.01	5.20	47
1–4 family.....	0.72	1.05	52	0.92	0.98	56	0.77	0.93	53	0.90	0.94	60	0.64	1.02	50
Other.....	3.40	4.21	44	3.84	4	54	3.33	4.19	45	3.91	4.02	55	3.37	4.05	47
Multifamily.....	0.87	5.08	9	1.20	4.90	16	0.96	4.96	13	1.20	4.69	16	1.03	4.10	17
Nonfarm nonresidential	42.16	23.47	94	43.75	22.69	94	41.99	22.93	94	43.27	22.15	95	42.97	21.40	94
Owner-occupied.....	30.43	7.93	99	31.75	7.70	99	30.34	7.68	99	31.47	7.72	99	32.34	8.03	99
Other.....	11.73	15.25	32	12	14.76	37	11.66	14.95	34	11.80	14.34	41	10.63	13.38	42
Real estate loans secured by farmland.....	0.72	0.56	70	0.75	0.53	72	0.73	0.54	72	0.73	0.55	72	0.70	0.63	70
Loans to depository institutions and acceptances of other banks.....	0	0.03	32	0	0.08	29	0	0.06	31	0	0.11	29	0	0.12	28
Commercial and industrial loans	19.83	23.16	42	12.38	20.31	26	18.73	22.17	38	11.96	19.53	25	11.21	20.32	19
Loans to individuals	5.44	6.02	62	6.04	6.48	61	5.49	6.13	62	6.15	7.13	61	6.71	7.36	62
Credit card loans	0.81	0.50	79	1.03	0.71	77	0.89	0.65	77	1.14	0.81	76	1.41	1.02	79
Agricultural loans.....	0.60	0.33	79	0.69	0.31	80	0.72	0.32	80	0.72	0.37	79	0.73	0.46	77
Other loans and leases.....	2.74	8.05	29	3.12	9.38	29	3.11	9.09	29	3.63	9.85	34	4.65	9.66	38
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	565.11	382.51	86	596.58	401.07	82	580.41	381.27	86	628.82	391.26	90	531.94	379.80	71
Real estate loans secured by 1–4 family.....	186.19	124.29	75	209.52	138.65	78	194.98	125.03	79	223.29	138.18	79	194.20	137.84	73
Revolving	46.84	16.14	93	62.89	21.22	94	51.15	17.42	95	66.71	21.26	95	70.32	23.33	94
Closed-end.....	139.35	106.79	69	146.63	115.78	69	143.83	106.14	69	156.57	115.20	74	123.88	112.79	57
Commercial real estate loans	373.20	237.40	84	381.30	240.54	82	379.53	234.65	84	399.65	229.44	88	332.91	219.72	73
Construction and land development.....	32.57	35.26	48	36.51	35.93	52	33.01	35.62	52	38.99	34.95	58	27.80	35.36	48
1–4 family.....	5.69	6.84	52	7.05	6.92	57	6.18	6.34	57	7.31	6.61	61	4.44	7.04	51
Other.....	26.88	28.01	50	29.46	27.85	53	26.84	28.16	51	31.68	27.32	59	23.36	27.26	47
Multifamily.....	6.89	34.02	14	9.20	33.54	21	7.74	32.74	17	9.75	31.04	25	7.12	27.85	20
Nonfarm nonresidential	333.74	157.71	95	335.59	159.79	92	338.77	155.06	95	350.91	152.10	95	297.99	147.22	92
Owner-occupied.....	240.87	52.99	99	243.56	54.16	99	244.73	52.37	99	255.21	53.07	99	224.27	54.89	99
Other.....	92.87	102.29	44	92.03	103.49	42	94.04	100.54	45	95.70	97.41	49	73.72	91.80	43
Real estate loans secured by farmland.....	0	0.18	32	0	0.38	28	0	0.28	31	0	0.44	29	0	0.54	28
Loans to depository institutions and acceptances of other banks.....	157.01	145.22	59	94.93	132.09	36	151.09	139.91	56	96.99	122.02	41	77.77	128.82	33
Commercial and industrial loans	43.03	35.91	67	46.29	40.80	63	44.33	37.47	66	49.90	43.51	63	46.52	42.67	61
Loans to individuals	6.44	2.59	82	7.93	3.94	79	7.17	3.30	81	9.22	4.34	79	9.77	5.31	82
Credit card loans	4.78	1.94	82	5.33	1.90	82	5.83	1.88	83	5.85	2.18	82	5.03	2.72	80
Agricultural loans.....	21.70	47.52	33	23.89	54.71	30	25.05	49.54	32	29.48	52.44	37	32.22	51.79	40
Supplemental															
Non-owner occupied CRE loans / Gross loans	16.72	27.81	23	17.96	27.16	30	16.71	27.32	24	17.81	26.45	32	15.67	24.79	29
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	132.34	185.94	33	137.74	188.67	34	134.80	183.76	34	144.44	178.57	39	108.64	167.93	34
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	373.20	243.39	84	381.30	248.20	82	379.53	240.85	84	399.65	236.10	88	332.91	225.98	73

Liquidity and Funding

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	15.83	11.92	73	4.19	7.73	42	11.29	11.17	58	5.78	7.63	54	6.35	7.80	63
Liquid assets	32.48	27.16	65	22.73	22.73	59	27.90	26.22	60	20.73	22.44	54	21.81	22.72	63
Investment securities	18.96	18.78	55	21.22	16.91	71	19.86	17.85	60	17.93	16.99	57	19.30	17.27	60
Net loans and leases	61.40	60.99	47	69.98	64.23	64	65.44	61.58	57	72.13	63.77	69	71.58	63.98	66
Net loans, leases and standby letters of credit	61.65	61.79	47	70.22	65.22	59	65.69	62.48	54	72.36	64.84	68	71.83	65.07	63
Core deposits	86.66	73.69	96	83.03	64.18	98	85.62	70.67	98	84.22	63.09	98	85	62.13	98
Noncore funding	3.76	11.95	17	5.40	19.78	9	4.09	14.13	13	5.16	19.36	10	3.74	21.34	3
Time deposits of \$250K or more	1.13	1.96	33	1.91	2.95	37	1.31	2.11	35	2.06	2.94	38	1.52	2.89	27
Foreign deposits	0	0.34	39	0	0.43	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	1.26	1.22	64	1.30	1.77	54	1.28	1.47	62	1.11	1.94	53	1.54	1.97	59
Secured federal funds purchased	0	0	48	0	0	49	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	1.26	0.60	74	1.30	0.97	63	1.28	0.54	75	1.11	0.48	66	1.54	0.54	74
Commercial paper	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0.02	1.11	29	0.35	3.69	16	0.02	1.24	24	0.90	3.01	29	0.11	3.67	10
Earning assets that reprice within 1 year	45.42	38.67	66	28.95	39.59	22	42.76	39.38	55	34.30	39.29	32	35.56	40.29	33
Interest-bearing liabilities that reprice within 1 year	4.02	7.73	29	6.61	10.23	27	4.26	8.20	27	7.40	10.19	34	4.96	10.01	24
Long-term debt that reprices within 1 year	0.15	0.28	67	0.22	0.79	58	0.16	0.47	63	0.24	0.96	57	0	1.34	25
Net assets that reprice within 1 year	41.25	29.49	77	22.12	27.26	37	38.34	29.11	69	26.66	26.63	45	30.60	27.38	53
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-15.34	-0.51	11	1.36	14.37	16	-8.70	3.20	13	-0.70	14.45	12	-2.99	16.62	6
Net short-term noncore funding dependence	-17.52	-6.88	16	-1.35	4.94	23	-11.23	-4.76	23	-2.39	3.38	25	-4.13	4.66	16
Short-term investment / Short-term noncore funding	775.64	246.74	90	140.06	77.70	79	567	184.19	94	156.55	77.77	79	230.16	66.46	90
Liquid assets - short-term noncore funding / Nonliquid assets	45.09	30.67	74	25.54	16.50	75	35.93	28.18	69	21.50	16.97	70	24.37	16.04	76
Net loans and leases / Total deposits	69.93	76.22	33	82.35	88.34	30	75.27	79.43	36	83.42	90.31	31	82.63	90.08	27
Net loans and leases / Core deposits	70.85	83.77	24	84.28	101.46	21	76.43	88.34	26	85.65	103.93	22	84.21	105	17
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-0.83	0.62	7	0.35	1.57	32	0.56	1.57	37	0.72			0.49	-0.82	94
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.91	1.31	47	3.67	3.85	51	2.65	4.31	25	0.22	1.36	22	-1.44	-1.98	67
Structured notes appreciation (depreciation) / Tier 1 capital	0.02	0	72	0.01	-0.04	72	0.01	0.02	63	0	0	20	0	-0.05	52
Percent of Investment Securities															
Held-to-maturity securities	27.46	12.84	74	8.16	12.92	54	28.37	11.38	78	0	12.67	14	31.97	16.19	73
Available-for-sale securities	71.50	85.49	23	88.26	85.17	44	70.70	87.23	19	98.85	85.40	71	66.68	81.88	24
U.S. Treasury securities	0	5.10	13	2.33	5.04	58	5.04	4.72	72	5.74	6.15	67	18.26	6.99	81
US agency securities (excluding mortgage-backed securities)	2.59	4.35	55	3.30	3.36	63	2.81	4.01	60	3.78	3.49	65	0.47	4.02	33
Municipal securities	0	9.71	7	0	8.69	7	0	9.83	7	1.66	7.75	32	0	9.16	6
Mortgage-backed securities	90.47	66.67	84	88.30	68.40	79	85.14	66.64	74	84.85	67.43	75	77.82	65.45	65
Asset-backed securities	0	1.97	25	0	1.67	24	0	1.91	24	0	1.66	24	0	2.05	25
Other debt securities	5.90	3.05	77	2.49	2.67	64	6.08	3.01	79	2.82	2.94	66	2.10	2.79	61
Mutual funds and equity securities	1.05	0.36	84	3.58	0.35	96	0.92	0.35	82	1.15	0.40	84	1.35	0.42	89
Debt securities 1 year or less	9.24	9.29	61	11.72	10.98	63	13.02	10.55	70	16.26	11.86	72	21.21	11.91	81
Debt securities 1 to 5 years	4.64	16.09	27	1.67	17.72	13	4.86	17.03	27	1.97	17.94	14	2.79	19.18	19
Debt securities over 5 years	85.08	72.48	67	83.03	67.50	65	81.19	69.86	62	80.62	66.02	62	74.65	64.73	54
Pledged securities	46.40	33.48	70	42.09	36.65	59	45.81	35.67	65	53.80	30.57	84	58.85	33.30	81
Structured notes, fair value	0.31	0.05	91	0.37	0.04	88	0.31	0.02	92	0.07	0.03	88	0.07	0.04	86
Percent Change from Prior Like Quarter															
Short-term investments	389.54	156.41	87	-37.28	53.90	4	145.24	183.32	55	2.38	26.69	43	2.16	6.77	47
Investment securities	15.81	31.91	38	27.63	9.51	83	38.91	23.62	76	4.50	11.75	45	-4.82	9.42	16
Core deposits	35.27	29.18	74	12.68	12	65	27.54	26.88	60	11.43	11.23	64	4.32	7.29	48
Noncore funding	-9.86	-25.09	70	78.19	16.35	91	-0.65	-12.18	65	55.07	6.59	90	-28.19	10.67	2

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			12,098,417	10,682,378	10,054,711
Commit: Secured commercial real estate loans	1,688,212	1,339,217	1,565,869	1,350,900	1,184,086
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	2,305,542	2,125,211	2,158,395
Securities underwriting	0	0	0	0	0
Standby letters of credit	137,693	100,569	126,109	94,739	88,528
Commercial and similar letters of credit	1,879	5,486	3,710	4,862	7,939
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	249,562	241,233	267,931	146,929	96,079
Written options contracts (interest rate)	254,005	212,622	284,908	97,961	57,373
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	0	0	0	0	0
Futures and forward foreign exchange	2,313	477	1,335	288	1,105
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)						24.22	22.01	62	26.82	23.52	67	28.40	24.05	68	
Standby letters of credit	0.26	0.67	24	0.24	0.78	23	0.25	0.71	25	0.24	0.84	23	0.25	0.92	22
Commercial and similar letters of credit	0	0.02	51	0.01	0.02	62	0.01	0.02	58	0.01	0.02	62	0.02	0.02	65
Securities lent	0	0.11	41	0	0.16	40	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.28	26	0	0.41	27	0	0.35	26	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.17	34	0	0.23	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.16	34	0	0.38	34	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	0.94	42.67	6	1.09	54.47	6	1.11	48.62	5	0.62	68.47	5	0.44	65.81	3
Interest rate contracts	0.93	30.32	7	1.09	40.32	7	1.11	34.36	6	0.61	47.31	6	0.43	43.84	5
Interest rate futures and forward contracts	0.46	4.59	50	0.58	11.14	45	0.54	6.21	44	0.37	10.67	44	0.27	11.40	48
Written options contracts (interest rate)	0.47	2	44	0.51	2.54	38	0.57	2.18	42	0.25	2.47	38	0.16	2.16	36
Purchased options contracts (interest rate)	0	1.45	22	0	1.56	22	0	1.46	22	0	2.65	22	0	2.32	23
Interest rate swaps	0	20.33	4	0	23.70	3	0	20.83	3	0	28.86	3	0	26.74	2
Foreign exchange contracts	0	6.19	52	0	6.58	46	0	6.01	51	0	10.12	45	0	10.92	44
Futures and forward foreign exchange contracts	0	3.83	54	0	4.16	48	0	3.47	51	0	5.23	46	0	5.22	47
Written options contracts (foreign exchange)	0	0.03	41	0	0.05	39	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	41	0	0.05	39	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0	0.71	39	0	0.85	38	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	0	0.80	33	0	1.75	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts	0	0.06	43	0	0.13	41	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0	0.27	38	0	0.51	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other)	0	0.18	38	0	0.42	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps	0	0.27	37	0	0.31	35	0	0.32	36	0	0.38	35	0	0.40	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)						38.29	42.82	62	40.08	45.53	61	41.08	44.93	63	

Derivative Instruments

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	505,880	454,332	554,174	245,178	154,557
Interest rate contracts	503,567	453,855	552,839	244,890	153,452
Foreign exchange contracts.....	2,313	477	1,335	288	1,105
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	251,875	241,710	269,266	147,217	97,184
Written options	254,005	212,622	284,908	97,961	57,373
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	254,005	212,622	284,908	97,961	57,373
Purchased options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps	0	0	0	0	0
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	505,880	454,332	554,174	245,178	154,557
Interest rate contracts	503,567	453,855	552,839	244,890	153,452
Foreign exchange contracts.....	2,313	477	1,335	288	1,105
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	251,875	241,710	269,266	147,217	97,184
One year or less	251,875	241,710	269,266	147,217	97,184
Over 1 year to 5 years	0	0	0	0	0
Over 5 years	0	0	0	0	0
Gross negative fair value (absolute value)	75	2,866	1,307	258	898
Gross positive fair value.....	8,610	6,961	9,568	1,994	1,065
Held for trading.....	0	0	0	0	0
Non-traded.....	8,610	6,961	9,568	1,994	1,065
Current credit exposure on risk-based capital derivative contracts	8,610	6,961	9,568	1,994	3
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	99.54	94.52	42	99.90	94.85	53	99.76	94.10	49	99.88	93.44	58	99.29	92.91	54
Foreign exchange contracts	0.46	3.16	62	0.10	3.08	50	0.24	3.49	56	0.12	3.20	46	0.71	3.39	53
Equity, commodity, and other contracts	0	1.04	33	0	1.10	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards	49.79	12.82	91	53.20	13.53	92	48.59	14.05	88	60.04	13.49	93	62.88	12.78	94
Written options	50.21	8.11	96	46.80	7.86	96	51.41	8.18	96	39.96	5.91	96	37.12	6.60	95
Exchange-traded	0	0.10	42	0	0.11	42	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter	50.21	7.80	97	46.80	7.35	96	51.41	7.73	97	39.96	5.10	96	37.12	5.49	95
Purchased options	0	3.58	20	0	3.47	18	0	3.42	19	0	4.42	18	0	4.19	18
Exchange-traded	0	0.11	42	0	0.19	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter	0	3.15	21	0	2.77	19	0	2.86	21	0	3.35	18	0	3.20	20
Swaps	0	69.64	3	0	69.06	2	0	68.76	3	0	69.75	2	0	70.34	2
Held for trading	0	42.14	20	0	45.49	17	0	43.53	19	0	44.16	18	0	46.31	18
Interest rate contracts	0	36.29	20	0	38.85	17	0	36.62	19	0	37.24	18	0	38.40	18
Foreign exchange contracts	0	1.47	33	0	1.52	31	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts	0	0.51	40	0	0.72	37	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded	100	57.86	79	100	54.51	82	100	56.47	80	100	55.84	81	100	53.69	81
Interest rate contracts	99.54	54.11	71	99.90	52.13	77	99.76	53.82	73	99.88	52.22	76	99.29	50.60	73
Foreign exchange contracts	0.46	0.45	80	0.10	0.31	71	0.24	0.46	78	0.12	0.34	72	0.71	0.57	81
Equity, commodity, and other contracts	0	0.12	37	0	0.08	38	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)	49.79	90.92	5	53.20	91.11	7	48.59	91.48	6	60.04	93.86	8	62.88	94.47	8
One year or less	49.79	26.80	76	53.20	31.34	73	48.59	32.05	72	60.04	32.17	75	62.88	32.51	80
Over 1 year to 5 years	0	28.69	4	0	27.94	4	0	27.06	3	0	30.45	4	0	31.16	4
Over 5 years	0	30.03	5	0	31.18	4	0	29.56	5	0	28.09	5	0	28.71	5
Gross negative fair value (absolute value)	0.01	1.21	4	0.63	1.98	20	0.24	1.55	11	0.11	0.83	10	0.58	0.72	43
Gross positive fair value	1.70	1.70	49	1.53	2.69	32	1.73	2.23	42	0.81	1.19	35	0.69	0.85	38
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.05	5	0	0.11	7	0	0.07	7	0	0.06	7	0	0.06	7
Gross positive fair value (X)	0	0.07	11	0	0.13	11	0	0.09	10	0	0.07	9	0	0.06	6
Held for trading (X)	0	0.05	21	0	0.10	18	0	0.07	19	0	0.06	18	0	0.05	19
Non-traded (X)	0	0.01	27	0	0.02	27	0	0.02	30	0	0.01	28	0	0.01	17
Current credit exposure (X)	0	0.05	18	0	0.09	17	0	0.06	17	0	0.05	13	0	0.04	8
Credit losses on derivative contracts	0	0	47	0	0	45	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	47	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.03	0.61	18	0.02	1.16	17	0.03	0.85	18	0.01	0.73	13	0	0.53	8

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	224,314	225,141	225,141	223,712	221,893
Gross losses	8,563	14,261	45,105	43,027	39,671
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	5,874	6,755	22,657	13,015	13,022
Net losses	2,689	7,506	22,448	30,012	26,649
Provision for loan and lease losses	-10,974	28,355	58,352	31,441	28,468
Adjustments	0	-36,731	-36,731	0	0
Ending balance	210,651	209,259	224,314	225,141	223,712
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.09	-0.11	46	0.28	0.87	18	0.13	0.51	8	0.08	0.15	35	0.08	0.14	35
Provision for loan and lease losses / Average loans and leases	-0.13	-0.20	47	0.39	1.41	13	0.18	0.82	4	0.12	0.24	35	0.12	0.24	31
Provision for loan and lease losses / Net loan and lease losses	-408.11	-168.35	21	377.76	730.69	35	259.94	487.86	37	104.76	130.58	40	106.83	134.68	45
Allowance for loan and lease losses / Total loans and leases not held for sale	0.63	1.49	6	0.72	1.32	13	0.68	1.58	8	0.78	0.83	46	0.88	0.90	48
Allowance for loan and lease losses / Total loans and leases	0.63	1.47	6	0.71	1.30	14	0.68	1.55	8	0.78	0.81	48	0.87	0.89	49
Allowance for loan and lease losses / Net loans and leases losses (X)	19.58	18.09	70	6.97	10.10	60	9.99	11.58	62	7.50	8.03	67	8.39	7.54	69
Allowance for loan and lease losses / Nonaccrual assets	108.28	291.29	12	119.87	310.68	14	117.15	299.17	14	185.01	218.72	60	260.67	214.03	72
ALLL / 90+ days past due + nonaccrual loans and leases	104.33	246.27	17	117.87	221.69	21	113.67	244.34	19	150.86	151.73	63	177.93	160.51	68
Gross loan and lease losses / Average loans and leases	0.10	0.24	31	0.20	0.34	40	0.14	0.34	31	0.16	0.28	37	0.16	0.30	36
Recoveries / Average loans and leases	0.07	0.08	55	0.09	0.07	68	0.07	0.07	58	0.05	0.08	40	0.05	0.09	38
Net losses / Average loans and leases	0.03	0.16	28	0.10	0.27	36	0.07	0.27	24	0.11	0.21	43	0.11	0.22	41
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	46	0	0	44	0	0	40	0	0	39
Recoveries / Prior year-end losses	13.02	7.39	79	15.70	8.09	87	52.66	33.98	81	32.81	36.22	56	35.50	41.30	54
Earnings coverage of net loan and lease losses (X)	67.08	25.70	81	13.65	17.23	61	30.12	22.91	74	20.77	24.40	61	19.97	21.75	62
Net Loan and Lease Losses By Type															
Real estate loans	-0.02	0.03	19	0.01	0.01	50	0.01	0.04	31	0.01	0.01	54	0.01	0.02	56
Real estate loans secured by 1–4 family	-0.05	-0.01	15	-0.01	0.01	35	-0.01	0.01	31	0.03	0.01	70	0.04	0.01	71
Revolving	-0.08	-0.03	18	-0.02	0	33	-0.02	0.01	30	0.06	0.02	69	0.07	0.03	64
Closed-end	-0.04	-0.01	18	0	0.01	37	0	0	39	0.01	0	65	0.02	0.01	70
Commercial real estate loans	0	0.05	29	0.01	0.01	68	0.01	0.07	35	0	0.01	50	0	0.01	39
Construction and land development	0.04	0	84	-0.02	-0.01	29	-0.04	0	17	-0.01	-0.01	38	-0.02	-0.03	39
1–4 family	0	0	58	0	0	26	0	0	34	0	0	55	0	-0.01	41
Other	0.04	0	88	-0.02	-0.01	23	-0.04	0	13	-0.01	-0.01	33	-0.02	-0.02	35
Multifamily	-0.03	0	3	0	0	61	0	0	84	0	0	56	-0.06	0	10
Nonfarm nonresidential	-0.01	0.07	19	0.02	0.02	69	0.02	0.11	32	0	0.02	49	0	0.02	43
Owner-occupied	0	0.01	21	0.02	0.01	77	0.01	0.02	58	0	0.01	31	0.01	0.01	59
Other	0	0.06	17	0	0.01	73	0.01	0.08	38	0	0.01	61	0	0.01	23
Real estate loans secured by farmland	-0.01	0	15	0	0.01	13	-0.01	0.02	10	-0.01	0.01	13	0.04	0	83
Commercial and industrial loans	0.14	0.20	53	0.19	0.48	40	0.13	0.47	25	0.27	0.37	46	0.16	0.31	39
Loans to individuals	0.41	1.06	29	1.03	1.43	47	0.75	1.13	50	1	1.17	54	1.02	1.16	55
Credit card loans	1.21	2.41	27	3.24	3.52	36	2.38	2.92	34	3	3.11	43	2.88	2.92	39
Agricultural loans	0.14	0.02	87	0.35	0.11	89	0.08	0.19	68	0.05	0.08	70	-0.02	0.15	14
Loans to foreign governments and institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases	-0.17	0.09	4	0.29	0.15	75	-0.06	0.15	3	0.03	0.15	46	0.16	0.14	68

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2021		03/31/2020		12/31/2020		12/31/2019		12/31/2018	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases		93,229		156,145		126,320		165,859		117,024
90+ days past due loans and leases		7,377		2,970		5,862		27,548		39,908
Nonaccrual loans and leases		194,534		174,571		191,483		121,689		85,822
Total past due and nonaccrual loans and leases		295,140		333,686		323,665		315,096		242,754
Restructured 30–89 days past due		3,454		3,866		5,390		8,817		4,031
Restructured 90+ days past due		12		19		39		2,738		2,160
Restructured nonaccrual		56,067		45,370		50,404		41,378		29,038
Total restructured loans and leases		59,533		49,255		55,833		52,933		35,229
30–89 days past due loans held for sale		0		0		0		0		0
90+ days past due loans held for sale		0		0		0		0		0
Nonaccrual loans held for sale		0		0		0		0		0
Total past due and nonaccrual loans held for sale		0		0		0		0		0
Restructured loans and leases in compliance		147,741		115,984		141,292		103,496		101,487
Other real estate owned		48,512		55,707		50,890		46,591		48,030
Other Assets										
30–89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual		0		0		0		0		0
Total other assets past due and nonaccrual		0		0		0		0		0
Percent of Loans and Leases										
30–89 days past due loans and leases	0.28	0.33	53	0.53	0.52	57	0.38	0.39	59	0.57
90+ days past due loans and leases	0.02	0.11	46	0.01	0.12	35	0.02	0.12	41	0.10
Nonaccrual loans and leases	0.58	0.65	50	0.60	0.57	59	0.58	0.66	51	0.42
90+ days past due and nonaccrual loans and leases	0.61	0.82	44	0.61	0.75	45	0.60	0.85	37	0.52
30–89 days past due restructured	0.01	0.01	75	0.01	0.01	63	0.02	0.01	75	0.03
90+ days past due restructured	0	0	61	0	0.01	58	0	0.01	59	0.01
Nonaccrual restructured	0.17	0.13	67	0.15	0.14	58	0.15	0.13	65	0.14
30–89 days past due loans held for sale	0	0	41	0	0	40	0	0	38	0
90+ days past due loans held for sale	0	0	42	0	0	43	0	0	41	0
Nonaccrual loans held for sale	0	0	39	0	0	39	0	0.01	38	0
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.28	0.33	53	0.53	0.52	57	0.38	0.40	59	0.57
90+ days past due assets	0.02	0.11	46	0.01	0.12	33	0.02	0.12	40	0.10
Nonaccrual assets	0.58	0.66	49	0.60	0.58	59	0.58	0.67	50	0.42
30+ days past due and nonaccrual assets	0.89	1.18	44	1.14	1.32	48	0.98	1.29	45	1.09
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.37	0.50	44	0.43	0.48	52	0.40	0.52	40	0.37
90+ days past due and nonaccrual assets + other real estate owned	0.46	0.53	53	0.56	0.51	60	0.50	0.55	49	0.49
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:										
Total assets	0.73	0.58	71	0.84	0.57	79	0.78	0.60	71	0.71
Allowance for loan and lease losses	187.16	69.27	91	167.33	74.58	91	173.46	66.66	92	125.85
Equity capital + allowance for loan and lease losses	8.70	5.03	85	8.40	4.68	89	8.74	4.97	86	7.43
Tier 1 capital + allowance for loan and lease losses	9.37	5.96	82	9.16	5.89	83	9.54	6.05	83	7.94
Loans and leases + other real estate owned	1.18	0.97	70	1.19	0.91	75	1.18	0.97	73	0.98

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.30	0.31	59	0.52	0.48	66	0.40	0.39	60	0.57	0.38	80	0.47	0.42	67
	90+ days past due		0.02	0.13	53	0	0.12	38	0.02	0.16	49	0.10	0.16	65	0.18	0.22	70
	Nonaccrual.....		0.73	0.76	58	0.71	0.54	72	0.74	0.76	60	0.49	0.46	60	0.40	0.57	41
Commercial and industrial	30–89 days past due		0.20	0.22	58	0.58	0.36	80	0.18	0.23	53	0.42	0.31	73	0.30	0.30	60
	90+ days past due		0.01	0.02	63	0.01	0.03	57	0.01	0.03	52	0.06	0.05	69	0.05	0.05	68
	Nonaccrual.....		0.19	0.69	18	0.17	0.90	14	0.12	0.75	11	0.18	0.83	18	0.12	0.76	10
Individuals	30–89 days past due		0.47	0.53	48	0.69	0.84	37	0.71	0.83	47	0.78	0.83	46	0.79	0.84	42
	90+ days past due		0.06	0.11	58	0.11	0.15	64	0.07	0.14	51	0.12	0.17	61	0.12	0.16	64
	Nonaccrual.....		0.21	0.22	58	0.20	0.19	62	0.22	0.28	58	0.17	0.17	58	0.17	0.23	55
Depository institution loans	30–89 days past due			0.01			0.01			0			0			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30–89 days past due		0.11	0.17	67	0.56	0.35	71	0.06	0.17	63	0.34	0.24	71	0.23	0.17	75
	90+ days past due		0	0	44	0	0.02	40	0	0	44	0	0	42	0	0	43
	Nonaccrual.....		0.30	0.44	65	0.57	0.76	69	0.24	0.49	60	0.49	0.67	66	0.08	0.75	50
Foreign governments	30–89 days past due			0.03			10.34			0			0.07			0.01	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.04			0.05			0.09			0.03			0.06	
Other loans and leases	30–89 days past due		0.11	0.13	65	0.26	0.26	65	0.61	0.18	86	0.75	0.20	89	0.20	0.17	68
	90+ days past due		0	0.01	34	0.01	0.01	73	0	0.01	33	0.03	0.01	85	0	0.01	31
	Nonaccrual.....		0.49	0.15	84	0.19	0.13	71	0.40	0.15	81	0.15	0.13	71	0.12	0.14	63

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
		Memoranda														
1–4 family	30–89 days past due	0.60	0.47	70	0.78	0.73	61	0.81	0.65	73	1.08	0.67	82	0.88	0.71	68
	90+ days past due	0	0.28	37	0	0.24	35	0	0.33	33	0.16	0.31	71	0.31	0.46	72
	Nonaccrual	1.45	0.88	80	1.27	0.79	82	1.47	0.89	80	0.86	0.73	67	0.86	0.86	59
Revolving	30–89 days past due	0.28	0.31	48	0.47	0.50	47	0.65	0.48	69	0.48	0.45	53	0.66	0.50	69
	90+ days past due	0	0.03	32	0	0.03	31	0	0.03	30	0.08	0.05	78	0.17	0.05	84
	Nonaccrual	1.38	1.31	71	1.08	1.07	66	1.23	1.13	69	0.95	1	67	0.99	1.17	66
Closed-end	30–89 days past due	0.71	0.48	74	0.91	0.76	70	0.86	0.65	74	1.34	0.70	85	1	0.75	73
	90+ days past due	0	0.31	42	0	0.27	38	0	0.38	34	0.20	0.35	71	0.39	0.53	73
	Nonaccrual	1.48	0.85	81	1.35	0.77	84	1.56	0.87	82	0.82	0.70	63	0.79	0.84	53
Junior lien	30–89 days past due	0.03	0.01	83	0.04	0.02	75	0.03	0.02	78	0.07	0.02	88	0.07	0.03	84
	90+ days past due	0	0	35	0	0	32	0	0	32	0.02	0	93	0.04	0	93
	Nonaccrual	0.21	0.05	93	0.11	0.05	80	0.22	0.04	96	0.05	0.04	61	0.06	0.06	63
Commercial real estate	30–89 days past due	0.15	0.22	53	0.39	0.28	71	0.20	0.26	57	0.30	0.18	79	0.24	0.17	70
	90+ days past due	0.04	0.02	77	0	0.01	58	0.03	0.02	78	0.07	0.03	75	0.11	0.03	84
	Nonaccrual	0.38	0.62	40	0.41	0.32	66	0.38	0.62	42	0.29	0.23	69	0.13	0.28	31
Construction and development	30–89 days past due	0.13	0.22	56	0.70	0.32	82	0.19	0.28	57	0.51	0.28	75	0.19	0.21	58
	90+ days past due	0.04	0.01	89	0	0.01	32	0	0.01	35	0.12	0.02	92	0.12	0.02	88
	Nonaccrual	0.53	0.50	75	0.61	0.24	86	0.51	0.41	76	0.51	0.20	86	0.24	0.19	69
1–4 family	30–89 days past due	0.03	0.03	69	0.37	0.06	92	0.03	0.03	70	0.06	0.06	67	0.02	0.06	59
	90+ days past due	0.04	0	96	0	0	41	0	0	42	0	0	41	0	0	43
	Nonaccrual	0	0.02	29	0.18	0.03	88	0	0.03	27	0.17	0.02	94	0.14	0.02	92
Other	30–89 days past due	0.10	0.16	65	0.33	0.24	74	0.16	0.22	64	0.45	0.20	79	0.16	0.13	69
	90+ days past due	0	0	38	0	0.01	36	0	0	40	0.12	0.01	95	0.12	0.02	90
	Nonaccrual	0.53	0.43	75	0.43	0.18	83	0.51	0.35	78	0.35	0.17	85	0.11	0.15	59
Multifamily	30–89 days past due	0.38	0.08	90	0.10	0.10	70	0.11	0.09	72	0.32	0.08	88	0	0.10	18
	90+ days past due	0.34	0	97	0	0	45	0.05	0	95	0.25	0	96	0.28	0.01	96
	Nonaccrual	0.08	0.13	62	0.31	0.06	92	0.13	0.11	69	0.20	0.05	87	0.02	0.08	54
Nonfarm non-residential	30–89 days past due	0.14	0.20	50	0.37	0.27	71	0.21	0.23	59	0.27	0.14	80	0.25	0.17	72
	90+ days past due	0.03	0.02	76	0	0.02	64	0.03	0.02	79	0.06	0.03	76	0.11	0.03	85
	Nonaccrual	0.37	0.78	33	0.39	0.37	57	0.37	0.80	32	0.27	0.28	56	0.12	0.30	28
Owner Occupied	30–89 days past due	0.09	0.06	76	0.26	0.11	88	0.10	0.07	69	0.20	0.07	91	0.19	0.09	80
	90+ days past due	0.01	0	83	0	0.01	76	0.03	0	89	0.05	0.01	85	0.06	0.01	87
	Nonaccrual	0.26	0.32	49	0.32	0.20	69	0.29	0.27	56	0.21	0.16	64	0.10	0.17	39
Other	30–89 days past due	0.05	0.12	49	0.11	0.14	53	0.11	0.14	59	0.07	0.07	65	0.06	0.07	60
	90+ days past due	0.02	0.01	81	0	0.01	35	0	0.01	68	0.01	0.01	70	0.05	0.01	87
	Nonaccrual	0.11	0.40	28	0.07	0.16	42	0.09	0.44	28	0.06	0.10	51	0.02	0.13	26
Farmland	30–89 days past due	0.14	0.13	72	0.02	0.32	43	0.15	0.11	75	0.11	0.23	58	0.10	0.25	53
	90+ days past due	0	0.01	45	0	0.01	42	0	0	45	0	0.01	85	0.13	0.01	91
	Nonaccrual	0.01	1.14	41	0.02	1.10	39	0.02	1.13	39	0	0.84	39	0.18	1.23	48
Credit card	30–89 days past due	0.83	0.75	48	1.20	1.31	43	1.06	0.95	56	1.25	1.19	50	1.35	1.22	57
	90+ days past due	0.43	0.56	45	0.63	0.83	42	0.41	0.63	37	0.65	0.78	40	0.58	0.73	40
	Nonaccrual	0	0.10	37	0	0.09	35	0	0.05	37	0	0.11	35	0	0.09	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Common Equity Tier 1 Capital					
Common stock plus related surplus	9,816	10,280	9,816	54,710	505,590
Retained earnings	4,005,318	3,632,894	3,867,252	3,658,197	3,218,551
Accumulated other comprehensive income (AOCI)	-33,671	-25,612	12,263	-126,723	-235,187
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	3,981,463	3,617,562	3,889,331	3,586,184	3,488,954
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	357,893	370,172	360,919	368,603	260,835
Accumulated other comprehensive income-related adjustments	-33,672	-25,612	12,263	-126,724	-235,188
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	3,657,242	3,273,002	3,516,149	3,344,305	3,463,307
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	3,657,242	3,273,002	3,516,149	3,344,305	3,463,307
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	339,937	339,958	339,937	0	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	339,937	339,958	339,937	0	0
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	339,937	339,958	339,937	0	0
Tier 1 Capital	3,997,179	3,612,960	3,856,086	3,344,305	3,463,307
Tier 2 Capital					
Tier 2 capital instruments and related surplus	498,500	506,000	504,500	161,000	138,500
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	205,439	194,320	216,626	226,196	224,819
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	703,939	700,320	721,126	387,196	363,319
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	703,939	700,320	721,126	387,196	363,319
Exited advanced approach tier 2 capital					
Total capital	4,701,118	4,313,280	4,577,212	3,731,501	3,826,626
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	51,321,196	40,600,343	49,448,146	38,318,696	35,715,125
Less: Deductions from common equity tier 1 capital	357,892	370,172	360,919	368,603	260,835
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	50,963,304	40,230,171	49,087,227	37,950,093	35,454,290
Total risk-weighted assets	33,255,504	31,607,176	33,144,151	30,798,479	27,344,928
Exited advanced approach total RWA					

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Common equity tier 1 capital, column A	11	12.54	25	10.36	11.59	28	10.61	12.35	26	10.86	12.11	29	12.67	12.09	69
Common equity tier 1 capital, column B	0	0.28	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	12.02	13.31	29	11.43	12.25	35	11.63	13.08	26	10.86	12.78	20	12.67	12.85	56
Tier 1 capital, column B	0	0.32	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	14.14	15.37	29	13.65	14.01	47	13.81	15.23	27	12.12	14.36	10	13.99	14.45	52
Total capital, column B	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	7.84	9.15	11	8.98	9.43	39	7.86	9.13	12	8.81	9.76	26	9.77	9.71	52
Supplementary leverage ratio, advanced approaches HCs		7.94			7.28			8.72			7.41			7.31	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			0			
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			0			
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			0			0			
Total property and casualty		0			0			0			0			0			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		4,521			4,074			16,512			14,429			14,046		10.97	19.89
Other insurance activities income		4,521			4,074			16,512			14,429			14,046		10.97	19.89
Insurance and reinsurance underwriting income		0			0			0			0			0			
Premiums		0			0			0			0			0			
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries		0			0			0			0			0			
Life insurance assets		114,873			114,116			114,259			113,423			47,140		0.66	341.28

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0.01	38	0	0	39	0	0.01	37	0	0.01	36			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	54.39			56.62			53.67			51.47			56.12					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	45.61			43.38			46.33			48.53			43.88					
Separate account assets (L/H) / Total life assets	12.21			10.89			11.24			7.26			8.53					
Insurance activities revenue / Adjusted operating income	0.91	0.38	81	0.87	0.40	81	0.86	0.41	79	0.78	0.47	77	0.81	0.47	79			
Premium income / Insurance activities revenue	0	2.23	43	0	2.84	40	0	2.84	40	0	7.32	37	0	4.86	37			
Credit related premium income / Total premium income	33.33			45.10			38.23			34.91			44.54					
Other premium income / Total premium income	66.67			54.90			61.77			65.09			55.46					
Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0.05	44	0	0.03	44	0	0.08	39	0	0.08	42			
Insurance net income (P/C) / Equity (P/C)	22.15			9.66			15.59			19.86			15.64					
Insurance net income (L/H) / Equity (L/H)	3.56			-116.81			3.62			5.13			1.99					
Insurance benefits, losses, expenses / Insurance premiums	1,367.96			1,046.57			447.82			233.61			160.49					
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0			0.07			0.15			0.17					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0.15			2.31					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	2.73	11	19	2.99	11.59	20	2.80	11.03	21	3.18	11.51	22	1.28	10.22	17			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.50	37	0	0.78	36	0	0.75	37	0	1.39	34	0	1.79	34			

Foreign Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	4,415	6,717	5,031	7,150	4,334
Real estate loans.....	4,415	6,717	5,031	7,150	4,334
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	4,415	6,717	5,031	7,150	4,334
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.69	33	0	0.99	31	0	0.87	31	0	1.25	31	0	1.17	30
Cost: Interest-bearing deposits.....		0.13			0.79			0.42			1.19			0.97	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.37			4.10			5.18			27.03			27.29	
Commercial and industrial loans		1.94			0.37			0.64			0.29			1.53	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases.....	-34.27	-6.17	16	58.57	12.26	86	-29.64	-2.40	15	64.97	22.48	87	55.12	7.24	88
Total selected assets.....	-34.27	-2.56	16	58.57	7.32	86	-29.64	2.04	15	64.97	12.40	89	55.12	3.24	91
Deposits		2.95			13.75			3.46			10.36			5	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Auto loans		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases		0	0	0	0	0	0	
Retained credit exposure		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Auto loans		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance)		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities		0	0	0	0	0	0	0
1–4 family residential loans		0	0	0	0	0	0	0
Home equity lines		0	0	0	0	0	0	0
Credit card receivables		0	0	0	0	0	0	0
Auto loans		0	0	0	0	0	0	0
Commercial and Industrial loans		0	0	0	0	0	0	0
All other loans and leases		0	0	0	0	0	0	0
Asset-backed commercial paper conduits		0	0	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	0
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables								
Auto loans and other consumer loans								
Commercial and industrial loans								
All other loans and leases								

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0.05	0.06	0.06	0.06	0
Dollar Amount in Thousands					
	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commcial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
90+ Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0
Net Losses on Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		20,002	179,685	229,692	149,842	243,109	-88.87	-73.35
Dividends		20,000	179,685	229,685	149,819	242,910	-88.87	-73.35
Interest		2	0	7	23	199		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		17	30	91	140	133	-43.33	
Dividends		0	0	0	0	0		
Interest		17	30	91	140	133	-43.33	
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from subsidiary holding companies								
Dividends								
Interest								
Management and service fees								
Other income								
Total income from subsidiaries		20,019	179,715	229,783	149,982	243,242	-88.86	-73.33
Securities gains (losses)		0	0	0	20	-2		
Other operating income		467	498	4,428	1,400	1,366	-6.22	733.93
Total operating income		20,486	180,213	234,211	151,402	244,606	-88.63	-72.73
Operating Expenses								
Personnel expenses		0	0	0	0	0		
Interest expense		3,409	1,681	12,062	1,400	541	102.80	1036.33
Other expenses		3,036	4,340	17,922	15,283	15,727	-30.05	34.04
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		6,445	6,021	29,984	16,683	16,268	7.04	151.27
Income (loss) before taxes		30,052	122,784	233,622	155,344	220,728	-75.52	-58.58
Applicable income taxes (credit)		2,379	-13,730	879	892	-5,184		
Extraordinary items								
Income before undistributed income of subsidiaries		27,673	136,514	232,743	154,452	225,912	-79.73	-62.34
Equity in undistributed income of subsidiaries		119,643	-79,345	258,980	302,919	174,401		
Bank subsidiaries		119,643	-79,030	259,295	302,903	173,674		
Nonbank subsidiaries		0	-315	-315	16	727		-100.00
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		147,316	57,169	491,723	457,371	400,313	157.69	182.91
Memoranda								
Bank net income		139,643	100,655	488,980	452,722	416,584	38.73	160.43
Nonbank net income		0	-315	-315	16	727		-100.00
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	03/31/2021	% of Total Assets	03/31/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		4,696,592	95.68	4,216,732	91.43	4,622,461	95.92	3,763,947	3,415,106	11.38	62.30
Common and preferred stock		4,695,384	95.65	4,215,574	91.40	4,621,675	95.90	3,763,947	3,314,292	11.38	62.32
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	100,000		
Other receivables		1,208	0.02	1,158	0.03	786	0.02	0	814	4.32	20.32
Investment in nonbank subsidiaries		3,242	0.07	3,242	0.07	3,242	0.07	3,556	41,859	0.00	-92.49
Common and preferred stock		3,241	0.07	3,241	0.07	3,241	0.07	3,555	41,830	0.00	-92.50
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		1	0	1	0	1	0	1	29	0.00	
Other receivables		0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0		
Common and preferred stock		0	0	0	0	0	0	0	0		
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0		
Securities		108,896	2.22	318,381	6.90	93,690	1.94	85,348	99,055	-65.80	69.61
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution		53,288	1.09	15,737	0.34	49,658	1.03	4,514	6,813	238.62	12.86
Cash and due from unrelated depository institution		2,903	0.06	5,429	0.12	1,665	0.03	2,606	760	-46.53	-55.81
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0		
Intangible assets		41,240	0.84	41,240	0.89	41,240	0.86	41,240	41,240	0.00	0.00
Other assets		2,688	0.05	11,321	0.25	7,351	0.15	3,923	1,541	-76.26	18.41
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0		
Total assets		4,908,849	100.00	4,612,082	100.00	4,819,307	100.00	3,905,134	3,606,374	6.43	58.43
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0		
Securities sold (repos)		0	0	0	0	0	0	0	0		
Commercial paper		0	0	0	0	0	0	0	0		
Other borrowings 1 year or less		0	0	0	0	0	0	40,277	0		
Borrowings with maturity over 1 year		78,550	1.60	92,850	2.01	82,125	1.70	96,425	0	-15.40	
Subordinated notes and debentures		346,748	7.06	345,955	7.50	346,541	7.19	0	0	0.23	2211.65
Other liabilities		10,287	0.21	9,799	0.21	9,539	0.20	9,858	11,527	4.98	237.06
Balance due to subsidiaries and related institutions		151,864	3.09	205,958	4.47	151,834	3.15	172,390	105,893	-26.26	27.44
Total liabilities		587,449	11.97	654,562	14.19	590,039	12.24	318,950	117,420	-10.25	328.11
Equity Capital		4,321,400	88.03	3,957,520	85.81	4,229,268	87.76	3,586,184	3,488,954	9.19	45.93
Perpetual preferred stock (income surplus)		339,937	6.92	339,958	7.37	339,937	7.05	0	0	-0.01	
Common stock		9,816	0.20	10,280	0.22	9,816	0.20	10,629	11,628	-4.51	-18.27
Common surplus		0	0	0	0	0	0	44,081	493,962	-100.00	
Retained earnings		4,005,318	81.59	3,632,894	78.77	3,867,252	80.24	3,658,197	3,218,551	10.25	73.08
Accumulated other comprehensive income		-33,671	-0.69	-25,612	-0.56	12,263	0.25	-126,723	-235,187		
Other equity capital components		0	0	0	0	0	0	0	0		
Total liabilities and equity capital		4,908,849	100.00	4,612,082	100.00	4,819,307	100.00	3,905,134	3,606,374	6.43	58.43
Memoranda											
Loans and advances from bank subsidiaries		46,000	0.94	100,000	2.17	46,000	0.95	65,000	0	-54.00	
Loans and advances from nonbank subsidiaries		105,842	2.16	105,709	2.29	105,809	2.20	105,677	105,546	0.13	-10.92
Notes payable to subsidiaries that issued TPS		105,842	2.16	105,709	2.29	105,809	2.20	105,677	105,546	0.13	-10.92
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	13.78	12.54	63	6.21	3.93	65	12.44	7.29	88	12.88	9.68	84	11.69	10.40	66
Bank net income / Average equity investment in banks	11.99	12.55	53	10.09	4.73	81	11.41	7.45	80	12.81	10.51	77	12.63	11.19	67
Nonbank net income / Average equity investment in nonbanks	0	12.53	16	-37.08	5.73	3	-9.53	9.75	3	0.08	7.89	21	1.75	7.10	33
Subsidiary HCs net income / Average equity investment in sub HCs	11.69			3.62			7.01			8.55			8.78		
Bank net income / Parent net income	94.79	95.97	26	176.07	95.67	93	99.44	88.16	29	98.98	82.22	32	104.06	82.56	63
Nonbank net income / Parent net income	0	2.83	15		5.47			3.59		0	5.93	21	0.18	3.78	41
Subsidiary holding companies' net income / Parent net income		65.70			89.02			68.34			74			72.48	
Leverage															
Total liabilities / Equity capital	13.59	17.74	50	16.54	19.50	64	13.95	20.06	51	8.89	20.43	39	3.37	20.88	18
Total debt / Equity capital	9.84	11.90	55	11.09	13.54	64	10.14	14.41	55	3.81	14.31	34	0	14.69	15
Total debt + notes payable to subs that issued TPS / Equity capital	12.29	14.30	51	13.76	15.86	66	12.64	16.67	51	6.76	16.36	34	3.03	17.10	21
Total debt + Loans guaranteed for affiliate / Equity capital	9.84	12.02	55	11.09	13.93	63	10.14	14.68	54	3.81	14.56	34	0	15.14	15
Total debt / Equity capital – excess over fair value	9.84	12	55	11.09	13.68	64	10.14	14.52	55	3.81	14.51	34	0	14.81	15
Long-term debt / Equity capital	9.84	11.33	55	11.09	12.46	64	10.14	13.56	55	2.69	13.04	34	0	13.37	15
Short-term debt / Equity capital	0	0.52	41	0	0.88	36	0	0.77	38	1.12	1.02	80	0	1.14	37
Current portion of long-term debt / Equity capital	0	0.04	41	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	0	0.10	40	0	0.10	38	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	34.85	35.48	48	34.93	27.67	60	34.62	34.67	50	18.31	28.44	40	0	28.63	14
Double Leverage															
Equity investment in subs / Equity capital	108.73	102.85	81	106.60	103.91	70	109.35	102.81	84	105.06	103.22	60	96.19	103.10	15
Total investment in subs / Equity capital	108.76	108.21	69	106.63	111.18	56	109.37	110.16	70	105.06	111.07	46	99.08	112.48	13
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.64	0.22	78	1.14	1.22	63	0.80	0.47	68	0.40	0.36	56	-0.33	0.35	16
Equity investment in subs – equity cap / Net income-div (X)	0.68	0.74	58	1.23	2.81	38	0.86	1.82	34	0.41	1.22	26		1.22	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	115.37	111.20	55	1,908.51	154.20	99	384.19	136.59	96	437.43	177.68	93	745.40	162.34	97
Cash from ops + noncash items + op expense / Op expense + dividend	151.38	98.58	71	2,175.50	176.81	99	381.45	147.24	95	422.97	190.27	91	736.41	174.91	97
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	125.26	85.35	71	201.40	90.08	85	159.19	134.08	73	98.82	116.34	28	-49	103.19	3
Pretax operating income + interest expense / Interest expense	981.55	1,142.88	58	7,404.22	2,355.68	90	2,036.84	2,016.32	75	11,196	1,968.54	94	40,900	2,898.75	95
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	851.11	1,357.31	52	4,599.23	1,688.78	86	1,635.17	1,539.23	75	2,602.32	1,632.83	78	4,439.06	1,369.37	92
Dividends + interest from subsidiaries / Interest expense + dividends	158.14	117.86	72	3,086.83	186.57	99	536.73	150.43	95	784.22	210.80	96	1,367.76	188.90	98
Fees + other income from subsidiaries / Salary + other expenses	0	13.36	34	0	14.22	33	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X)	31.78	33.13	65		20.55		34.97	35.64	74		57.11				33.93
Other Ratios															
Net assets that reprice within 1 year / Total assets	-2.54	3.97	7	-4.18	2.60	8	-2.66	3.85	8	-5.17	2.64	7	0	2.61	28
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.05			0.15			0.10			0.04			0.24	
Nonaccrual		1.22			1.57			1.03			0.54			6.54	
Total		1.27			1.72			1.13			0.58			6.78	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	47	0	0.10	45	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	47	0	0.13	45	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.80	31	0	3.20	26	0	2.66	28	0	5.62	26	0.11	5.50	42
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.08	37	0	0.08	38	0	0.19	36	0	0.21	36

Parent Company Analysis—Part 2

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	33.43	74.87	21	3.03	61.08	6	13.21	81.10	6	11.48	57.84	6	7.63	57.26	5
Dividends declared / Net income	6.28	23.13	17	7.24	81.32	12	6.25	42.29	12	3.88	33.08	10	4.31	27.33	13
Net income – dividends / Average equity.....	12.92	9.52	75	5.76	0.55	85	11.66	4.14	92	12.38	6.46	93	11.19	7.33	88
Percent of Dividends Paid															
Dividends from bank subsidiaries	216.22	101.14	84	4,339.17	182.33	98	746.94	132.17	97	845.24	178.13	95	1,408.75	157.73	99
Dividends from nonbank subsidiaries	0	3.28	30	0	2.35	30	0	3.41	23	0	7.53	19	0	7.13	23
Dividends from subsidiary holding companies.....	0	4.75	46	0	3.48	45	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries	216.22	128.99	80	4,339.17	229.19	98	746.94	174.85	97	845.24	260.40	92	1,408.75	215.26	98
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	14.32	30.63	36	178.52	123.04	73	46.97	60.28	39	33.09	66.55	22	58.31	60.71	50
Interest income from bank subsidiaries.....	0	0.12	49	0	0.70	22	0	0.36	42	0.01	0.54	42	0.05	0.52	57
Management and service fees from bank subsidiaries	0	1.08	36	0	2.97	38	0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries.....	0	0	47	0	0	47	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries	14.32	33.49	33	178.52	148.03	70	46.97	62.88	38	33.10	69.36	20	58.36	63.43	46
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		47.24			39.62			56.39		0	82.95	12	0	51.40	17
Interest income from nonbank subsidiaries.....		2.80			14.44			7.38		875	20.25	98	18.29	18.56	72
Management and service fees from nonbank subsidiaries		0.53			1.68			0.86		0	1.92	38	0	2.96	38
Other income from nonbank subsidiaries.....		0.09			0.19			0.16		0	1.06	43	0	0.15	48
Operating income from nonbank subsidiaries		69.48			76.32			79.84		875	150.41	94	18.29	99.33	27
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		28.44			119.72			43.51			61.23			48.56	
Interest income from subsidiary holding companies		6.44			12.80			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.37			1			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-1.46			1.63			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		34.47			135.14			55.20			76.49			61.19	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	97.63	58.57	63	99.71	62.43	71	98.07	69.76	68	98.95	67.32	74	99.31	65.18	76
Interest income from bank subsidiaries.....	0.01	0.72	50	0	2.52	21	0	0.63	40	0.02	0.80	41	0.08	0.92	56
Management and service fees from bank subsidiaries	0	4.11	36	0	1.69	38	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries	97.64	71.70	51	99.71	76.26	52	98.07	82.20	53	98.97	78.80	62	99.39	74.20	64
Dividends from nonbank subsidiaries	0	5.32	29	0	2.51	31	0	1.95	23	0	2.65	19	0	2.57	23
Interest income from nonbank subsidiaries.....	0.08	0.82	78	0.02	1.82	70	0.04	0.73	73	0.09	1.19	68	0.05	2.32	64
Management and service fees from nonbank subsidiaries	0	0.05	42	0	0.08	42	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.04	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries	0.08	10.59	53	0.02	9.13	42	0.04	4.70	37	0.09	7.29	32	0.05	7.64	30
Dividends from subsidiary holding companies.....	0	1.03	46	0	1.54	45	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies	0	0.13	45	0	0.40	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	2.35	44	0	5.35	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		142.34			447.79			135.13			423.76			83.37	
Loans and advances from subsidiaries / Total debt	35.70	29.59	65	46.88	30.31	73	35.41	27.08	66	124.85	28.33	93		26.53	